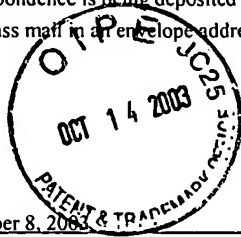


I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

PATENT
Attorney Docket No.: 20375-022010

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450



On October 8, 2003

TOWNSEND and TOWNSEND and CREW LLP

By: Sara B. McPeak
Sara B. McPeak

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Lynn Holm Blagg et al.

Application No.: 10/025,092

Filed: December 19, 2001

For: FINANCIAL TRANSACTION
ACCOUNT USAGE PARAMETER
ACCESS AND CONTROL METHOD

Examiner: Unassigned

Art Unit: 2161

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This instant application is related to, and assigned to a common entity with, U. S. Patent Application No. 10/172,378, (Patent Publication No. US 2002-0198806), filed June 13, 2002, entitled: SYSTEMS AND METHODS FOR ACCESSING AND MODIFYING USAGE PARAMETERS ASSOCIATED WITH A FINANCIAL TRANSACTION ACCOUNT. A copy of Patent Application Serial No. 10/172,378 is enclosed herewith.

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully

requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the “references cited” on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and application cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned’s Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



Douglas M. Hamilton
Reg. No. 47,629

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, 8th Floor
San Francisco, California 94111-3834
Tel: 303-571-4000
Fax: 303-571-4321
DMH:sbm
60056766 v1



PTO/SB/08A (04-03)

Approved for use through 04/30/2003. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO-1001

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Complete if Known

Application Number	10/025,092
Filing Date	December 19, 2001
First Named Inventor	Blagg, Lynn H., et. al.
Art Unit	2161
Examiner Name	Unassigned
Attorney Docket Number	20375-022010

Page 1 of 2

U.S. PATENT DOCUMENTS

Examiner	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-Patent Application Serial No. 10/172,378 Publ. No. US 2002-0198806 A1	Application filed June 13, 2002 Publ. Date: 12-26-2002	Lynn Holm Blagg et al.	
	AB	US Patent Application Serial No. 09/796,461 Publ. No. US 2002-0123962 A1	Application filed 03-02- 2001 Publ. Date: 09-05-2002	Evan Bryman et al.	
	AC	US-Patent Application Serial No. 09/789,466 Publ. No. US 2002-0069122 A1	Application filed 02-21- 2001 Publ. Date: 6-6-2002	Insun Yun et al.	
	AD	US-Patent Application Serial No. 09/953,586 Publ. No. US 2002-0103746 A1	Appl. filed 09-11-2001 Publ. Date: 08-01-2002	Robert Moffett et al.	
	AE				
	AF	US-4,256,955	03-17-1981	Georges Giraud et al.	
	AG	US-4,321,672	03-23-1982	Edward L. Braun et al.	
	AH	US-4,900,903	02-13-1990	Christopher B. Wright et al.	
	AI	US-5,155,342	10-13-1992	Brother Kogyo Kabushiki Kaisha	
	AJ	US-5,231,569	07-27-1993	Larry H. Myatt et al.	
	AK	US 5,483,445	01-09-1996	Richard E. Pickering	
	AL	US-5,500,513	03-19-1996	Stephen Langhans et al.	
		US 5,513,102	04-30-1996	Matthew J. Auriemma	
	AM	US-5,613,012	03-18-1997	Ned Hoffman et al.	
	AN	US-5,614,703	03-25-1997	Jay R. Martin et al.	
		US 5,621,640	04-15-1997	Bertram V. Burke	
	AO	US-5,649,117	07-15-1997	George W. Landry	
	AP	US 5,684,965	11-04-1997	Richard E. Pickering	
	AQ	US 5,826,243	10-20-1998	Thomas Musmanno et al.	
	AR	US 5,859,419	01-12-1999	Sol H. Wynn	
	AS	US-5,864,830	01-26-1999	David Armetta et al.	
	AT	US-5,920,847	07-06-1999	Ray Kolling et al.	
	AU	US 5,978,780	11-02-1999	Craig Michael Watson	
		US 5,999,596	12-7-1999	Jay S. Walker et al.	
	AV	US 6,044,360	03-28-2000	Michael J. Picciallo	
		US 6,108,641	08-22-2000	Janine S. Kenna et al.	
	AW	US 6,128,602	10-03-2000	Cathy C. Northington et al.	

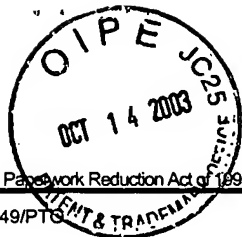
Examiner Signature	Date Considered
-----------------------	--------------------

¹ EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

² Applicant's unique citation designation number (optional). ³ Kind Codes of U.S. Patent Documents at www.uspto.gov or MPEP 901.04. ⁴ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁵ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁶ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁷ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Page **2** of **2****Compleat if Known**

Application Number	10/025,092
Filing Date	December 19, 2001
First Named Inventor	Blagg, Lynn H., et. al.
Art Unit	2161
Examiner Name	Unassigned
Attorney Docket Number	20375-022010

U.S. PATENT DOCUMENTS

Examiner	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
		US 6,128,603	10-03-2000	Warren T. Dent et al.	
	AX	US 6,226,623 B1	05-01-2001	Arthur A. Schein et al.	
		US-6,304,860 B1	10-16-2001	Joseph B. Martin, Jr. et al.	
	AY				
	AZ				
	AAA				
	ABB				
	ACC				
	ADD				
	AEE				
	AFF	US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	AGG	EP	0540234	A2	05-05-1993	Amer. Tel. & Tel.		<input type="checkbox"/>
	AHH	EP	0725376	A2	08-07-1996	Sony Corp.		<input type="checkbox"/>
	AII	PCT	97/43893		11-27-1997	CITIBANK		<input type="checkbox"/>
	AJJ							<input type="checkbox"/>
	AKK							<input type="checkbox"/>
	ALL							<input type="checkbox"/>
	BA							<input type="checkbox"/>
	BB							<input type="checkbox"/>

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Kind Codes of U.S. Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.